

## AMENDMENTS TO THE CLAIMS

In the Claims:

1. (Currently Amended) A computer system comprising:
  - at least one extensible transaction database for storing payment transaction data  
flexible representations of product definitions;
  - at least one system controller for selectively retrieving the payment transaction  
data stored flexible representation of the product definition; and
  - an interactive script to determine an optimal price for a particular commoditized  
sellable unit based upon the payment transaction data and to compare the  
payment transaction data with product offers to predict market penetration.  
~~for presenting to a product vendor an option to refine the flexible~~  
~~representation of the product definition based upon actual purchase~~  
~~transaction data.~~
2. (Cancelled)
3. (Currently Amended) A method comprising:
  - providing a customer database comprising customer names, and purchasing habits data  
associated with each of the of customers names, and a unique identifier associated  
with each of the customer names;
  - providing a transaction database comprising definitions of products, a smallest indivisible  
sales unit for the products, and, a unique identifier associated with the each smallest  
indivisible sales unit for the products;
  - analyzing customer's bills by the steps of:
    - dissecting the bills into component line item transactions;
    - associating the component line item transactions with the corresponding smallest

indivisible sales unit identifiers from the transaction database;  
determining the amount of the smallest indivisible sales unit purchased in terms of  
their respective sales units;  
determining the prices of the component line item transactions;  
associating the component line item transactions with the customer; and  
updating the purchase habit data ~~information~~ for the customer in the customer  
database with the component line item transactions. ~~accordingly~~.

4. (Currently Amended) The method ~~for compiling a customer database~~ of Claim 3, further comprising:

augmenting the customer database, comprising the steps of:

requesting ~~the~~ customer's consumer credit report from a credit reporting agency;  
receiving the consumer credit report;  
inputting the contents of the consumer credit report; and,  
associating the inputted contents with the customer's unique identifier.

5. (Currently Amended) The method ~~for compiling a customer database~~ of Claim 3, ~~additionally~~ further comprising:

determining one or more demographic factors desirable for predicting purchase behavior;  
and  
analyzing the ~~compiled~~ purchase habit data associated with a customer for the presence  
of one or more of the demographic factors.

6. (Currently Amended) The method ~~for compiling a customer database~~ of Claim 5 wherein  
the determining one or more demographic factors further includes obtaining the factors

from a source other than the purchase habit data associated with a customer. ;

~~additionally comprising:~~

~~identifying one or more demographic factors desirable for predicting purchase behavior~~

~~that are not derived from the compiled purchase habit data;~~

~~obtaining such demographic factors from sources other than the compiled purchase habit data.~~

7. (Cancelled)

8. (Cancelled)

9. (Cancelled)

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Currently Amended) A method of targeted marketing comprising:

interposing a data processing system between a consumer and a vendor, the data processing system operable to collect consumers' bills;

collecting the consumers' bills data from the data processing system; ~~a plurality of consumers' bills, the data including elemental definitions elemental definitions of salable units;~~

analyzing the collected consumers' bills data;

predicting purchases the consumer may be likely to make based on the analysis; and

designing offers to the consumer based on the predicted purchases.

15. (Previously Presented) The method of Claim 14, wherein the step of collecting is one selected from the group of data collection methods comprising:
- collecting manually entered data;
  - collecting optical character recognition data;
  - collecting Screen Scraping data; and
  - collecting electronic data from a data processing system.
16. (Currently Amended) The method of Claim 14, wherein the step of analyzing the collected consumers' bills data comprises:
- encoding the data collected from the bills into standardized constituent parts; and
  - presenting a good or service in terms of basic units independent of the identity of the vendor, the basic units being configured to include elemental definitions ~~elemental definitions~~ of salable units.
17. (Currently Amended) The method of Claim 146 further comprising aggregating and comparing the offers.
18. (Currently Amended) The method of Claim 16 wherein the step of designing offers comprises:
- encoding data from the ~~vendor~~ offers into one or more of the ~~same~~ standardized constituent parts, the constituent parts being defined in terms of elemental definitions of salable units;
  - comparing the encoded data from ~~vendor~~ the offers against the encoded data collected from the bills; and

based ~~on the at least in part upon that~~ comparison, assembling a list of customers whose collected bill data suggests they are likely to purchase the ~~offer product or service offered.~~

19. (Currently Amended) A method comprising:

~~storing at least one extensible~~ payment transaction data in an extensible database, the payment transaction data representative of one or more commoditized sellable units; having flexible representations of product definitions;

~~retrieving the stored~~ payment transaction data flexible representations using at least one system controller; and

~~presenting an interactive script to determine an optimal price for a particular commoditized sellable unit based upon the payment transaction data and to compare the payment transaction data with product offers to predict market penetration. plurality of interactive scripts to a product vendor to enable the vendor to refine the flexible representations based on actual purchase transaction data.~~

20. (Cancelled)

21. (Cancelled)

22. (Cancelled)

23. (Currently Amended) A method to derive an offer based on transaction history, the method comprising:

~~interposing a data processing system between a one or more consumers and a one or more vendors;~~

~~observing the consumer's buying habits using the data processing system to gather the consumer's bill data;~~

~~identifying the one or more consumer who effected a purchase with a first~~

identifier;  
aggregating the first identifier of ~~the one or more~~ consumers into a consumer database;  
associating the purchase with the consumer's first identifier stored in the consumer database;  
identifying a vendor from a vendor database, from whom the consumer effected the purchase, by a second identifier associated with the vendor;  
classifying the purchase into one or more component line items, the component line items being defined as an aggregation of smallest indivisible sales units of each product constituting the purchase;  
determining the number of smallest indivisible sales units purchased in each component line item;  
identifying each smallest indivisible sales units of each product constituting the purchase by a corresponding third identifier in a transaction database, and  
inputting a relational instance in the customer database, wherein the relational instance comprises associations between any two or more of the smallest indivisible sales units of each product constituting the purchase selected from the list comprising:  
the consumer's first identifier;  
the line item's third identifier;  
the number of sales units; and  
the vendor's second identifier.

24. (Previously Presented) A system to derive an offer based on transaction history, the system comprising:  
means for interposing a data processing system between one or more consumers and one or more vendors;

means for observing the consumer's buying habits using the data processing system to gather the consumer's bills or bill payment transaction data;

means for analyzing the consumer's bills or bill payment transaction data;

means for identifying with a first identifier one or more consumers who effected a purchase;

means for aggregating the first identifier of one or more consumers into a consumer database;

means for associating the purchase with the consumer's first identifier stored in the consumer database;

means for identifying a vendor from a vendor database, from whom the consumer effected the purchase by a second identifier associated with the vendor;

means for dissecting the purchase into one or more component line items, the component line items being defined as an aggregation of smallest indivisible sales units of each product constituting the purchase;

means for analyzing one or more component line items to determin the number of smallest indivisibal sales units purchase;

means for identifying each smallest indibisible sales units of each product constituting the purchase by a corresponding third identifier in a transaction database, and

means for inputting a relational instance in the customer database, wherein the relational instance comprises associating between any two or more of the smalles indivisible sales units of each product constituting the purchase selected from the list comprising:

the consumer's first identifier;

the line item's third identifier;

the number of sales units; and



the vendor's second identifier.

25. (New) A method for facilitating electronic commerce between customers and at least one vendor, comprising:

creating a customer database, comprising the steps of:

enrolling one or more customers;

assigning a unique identifier to each of the one or more customers; and

creating at least one database record containing the one or more customers and the unique customer identifiers;

associating purchase history data derived from actual purchases made by the one or more customers with the unique customer identifier;

creating a product database; comprising the steps of:

defining one or more products offered by one or more vendors;

assigning a unique product identifier to each of the products;

creating at least one database record containing the one or more products and the unique product identifiers;

creating a vendor database; comprising the steps of:

defining at least one vendor;

assigning a unique vendor identifier to each of the vendors;

creating at least one database record containing the at least one vendor and the unique vendor identifier;

receiving a vendor's offer to sell a quantity of the one or more products to one or more of the customers; and



comparing the vendor's offer to the purchase history data for each of the customers;

26. (New) The method of facilitating commerce in claim 25, further comprising:

communicating the vendor's offer to those customers whose purchase history data suggests that the vendor's offer is likely to be acceptable;

27. (New) The method of facilitating commerce in claim 25, further comprising

calculating a profit the vendor is likely to realize if the vendor's offer is made; and  
calculating an amount of product the vendor is likely to sell if the vendor's offer is made.

28. (New) The method for facilitating commerce in Claim 27, further comprising the step of:  
adjusting the vendor's offer based on the profit and the amount of product.

29. (New) A system for facilitating electronic commerce between customers and at least one vendor comprising:

a customer database, wherein the customer database includes at least one record of a customer with associated purchase history data derived from actual purchases by the customer;

a product database, wherein the product database includes at least one record of a product;

a vendor database, wherein the vendor database includes at least one record of a vendor; and

a first software application for comparing a vendor's product sales offer with the associated purchase history data and determining customers who would likely accept the vendor's offer.

30. (New) The system of claim 29, further comprising:

a means for communicating the vendor's offer to the customers who would likely accept the vendor's offer.

31. (New) The system of claim 29, further comprising:

a second software application for calculating a likely profit and a likely amount of sales that would result from the vendor's offer.

32. (New) The system of claim 31 wherein the second software application adjusts the vendor's offer based upon the likely profit and the likely amount of sales.